Certificate Number: 03088-NJ-DE-032007184

Bankruptcy Case Number: 18-30084



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 8, 2018</u>, at <u>1:07</u> o'clock <u>PM CST</u>, <u>William C Muller</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 8, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor